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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Marie-Ann Greenberg MAG-1284 **Chapter 13 Standing Trustee** 30 TWO BRIDGES ROAD SUITE 330 **FAIRFIELD, NJ 07004-1550** 973-227-2840

IN RE:

MADELINE ANDREWS

Order Filed on September 12, 2017 by Clerk U.S. Bankruptcy Court District of New Jersey

Case No.: 17-12040 RG

Hearing Date: 9/6/2017

Judge: ROSEMARY GAMBARDELLA

Debtor is Entitled To Discharge

ORDER CONFIRMING PLAN

The relief set forth on the following pages, numbered 2 through 2 is hereby **ORDERED**.

DATED: September 12, 2017

onorable Rosemary Gambardella United States Bankruptcy Judge

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Case No.: 17-12040 RG

Caption of Order: ORDER CONFIRMING PLAN

The Plan of the Debtor having been proposed to creditors, and hearing having been held on the Confirmation of such Plan, and it appearing that the applicable provisions of the Bankruptcy Code have been complied with; and for good cause shown, it is

- ORDERED, that the plan of the above named Debtor dated 7/20/2017, or as amended at the confirmation hearing is hereby confirmed. The Standing Trustee shall make payments in accordance with 11 U.S.C. § 1326 with funds received from the Debtor; and it is further
- ORDERED, that to the extent that the Debtor's plan contains motions to avoid judicial liens under 11 U.S.C. Section 522(f) and/or to avoid liens and reclassify claims in whole or in part, such motions are hereby granted, except as specified herein:
- ORDERED, that commencing 5/1/2017, the Debtor shall pay the Standing Trustee
 - the sum of \$704.34 paid into date over 5 month(s), and then
 - the sum of \$300.00 for a period of 31 month(s), which payments shall include commission and expenses of the Standing Trustee in accordance with 28 U.S.C. § 586. The unsecured creditors shall receive on a pro rata basis, the balance remaining from the payments set forth in this paragraph, after payment of all administrative, priority & secured claims (i.e., Pot Plan); and it is further
- ORDERED, that Debtor must complete Loan Modification by 12/4/2017 or as extended through the courts Loss Mitigation Program. If loan modification not completed case will be dismissed upon certification of the Standing Trustee with 14 days notice to debtor(s) and debtor's attorney; and it is further
- ORDERED, that mortgage arrears are to be paid outside the plan through Loan Modification; and it is further
- ORDERED, that the Debtor's attorney is allowed a fee of \$3,500.00. The unpaid balance of the allowed fee in the amount of \$3,010.50 shall be paid to said attorney through the Chapter 13 plan by the Standing Trustee; and it is further
- ORDERED, that upon completion of the plan, affected secured creditors shall take all steps necessary to remove
 of record any lien or portion of any discharged; and it is further
- ORDERED, that upon expiration of the Deadline to File a Proof of Claim, the Chapter 13 Standing Trustee may submit an Amended Order Confirming Plan upon notice to the Debtor, Debtor's attorney and any other party filing a Notice of Appearance.

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Certificate of Notice Page 3 of 3
United States Bankruptcy Court ted States Bankruptcy District of New Jersey

In re: Madeline Andrews Debtor

Case No. 17-12040-RG

Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2 User: admin Page 1 of 1 Date Rcvd: Sep 13, 2017 Form ID: pdf903 Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 15, 2017.

db +Madeline Andrews, 84 Orient Ave., Jersey City, NJ 07305-3612

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 15, 2017 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 13, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Specialized Loan Servicing LLC, as servicer for FV-I, Inc. in trust for Morgan Stanley Mortgage Capital Holdings LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

John A. Lipowski on behalf of Debtor Madeline Andrews jal1001@aol.com Marie-Ann Greenberg magecf@magtrustee.com USTPRegion03.NE.ECF@usdoj.gov U.S. Trustee.

TOTAL: 4